United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-50575-KMS
Cynthia Marie Linscomb Chapter 13

Roland Linscomb Debtors

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 3
Date Rcvd: Apr 23, 2025 Form ID: 309I Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

Recipi ID Recipient Name and Address

db/jdb Cynthia Marie Linscomb, Roland Linscomb, 12161 Depew Rd, Gulfport, MS 39503-2782

5500587 + Gulf Coast Oral & Faci, 1760 Medical Park Dr, Ste A, Biloxi, MS 39532-2131

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| aty | + Email/Text: msecf@ms.creditorlawyers.com | Apr 23 2025 19:50:00 | Kimberly D. Putnam, Dean Morris, LLC, 1820 Avenue of America, Monroe, LA 71201-4530 |
| aty | Email/Text: trollins@therollinsfirm.com | Apr 23 2025 19:49:00 | Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236 |
| tr | Email/Text: wcuntzcourt@gport13.com | Apr 23 2025 19:50:00 | Warren A. Cuntz T1, Jr., P. O. Box 3749, Gulfport, MS 39505-3749 |
| ust | + Email/Text: ustpregion05.ja.ecf@usdoj.gov | Apr 23 2025 19:50:00 | United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022 |
| cr | + Email/Text: bknotification@loandepot.com | Apr 23 2025 19:50:00 | LoanDepot.com, LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 400, Plano, Te 75024-3192 |
| 5500573 | + Email/PDF: AffirmBKNotifications@resurgent.com | Apr 23 2025 19:54:16 | Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716 |
| 5500574 | + Email/PDF: AffirmBKNotifications@resurgent.com | Apr 23 2025 19:54:09 | Affirm, Inc., Attn: Bankruptcy, 650 California S, San Francisco, CA 94108-2716 |
| 5500575 | ^ MEBN | Apr 23 2025 19:48:46 | Afterpay, 222 Kearny St #600, San Francisco, CA 94108-4509 |
| 5500576 | + Email/PDF: bncnotices@becket-lee.com | Apr 23 2025 19:54:13 | Amex, Po Box 981535, El Paso, TX 79998-1535 |
| 5500577 | + EDI: BANKAMER | Apr 23 2025 23:43:00 | Bank of America, Attn: Bankruptcy, 4909 |
| 5500581 | + EDI: CRFRSTNA.COM | Apr 23 2025 23:43:00 | Savarese Circle, Tampa, FL 33634-2413 CFNA, Attn: Bankruptcy, Po Box 81315, |
| 5500582 | Email/Text: cfcbackoffice@contfinco.com | Apr 23 2025 19:50:00 | Continental Finance, Attn: Bankruptcy, 4550 New |
| 5500578 | + EDI: CAPITALONE.COM | Apr 23 2025 23:43:00 | Linden Hill, Wilmington, DE 19808 Capital One, Attn: Bankruptcy, Po Box 30285, |
| 5500579 | + Email/Text: bankruptcy@cavps.com | Apr 23 2025 19:50:00 | Salt Lake City, UT 84130-0285 Cavalry Portfolio, Attn: Bankruptcy, 1 American |
| 5500580 | + EDI: PHINGENESIS | Apr 23 2025 23:43:00 | Ln Ste 220, Greenwich, CT 06831-2563 Celtic Bank Co, P.O. Box 4488, Beaverton, OR |

97076-4402

| District/off: 0538-6 Date Rcvd: Apr 23, 2025 | | User: mssbad Form ID: 309I | Page 2 of 3 Total Noticed: 41 |
|---|--|---|--|
| 5500583 | + Email/PDF: creditonebknotifications@rest | Apr 23 2025 19:54:09 | Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273 |
| 5500584 | + EDI: DISCOVER | Apr 23 2025 23:43:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 5500585 | + EDI: AMINFOFP.COM | Apr 23 2025 23:43:00 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 5500586 | + Email/Text: msd@gcc-fcu.com | Apr 23 2025 19:50:00 | Gulf Coast Community, Attn: Bankruptcy, 12364 Highway 49, Gulfport, MS 39503-2741 |
| 5500588 | + Email/Text: Hcabankruptcy-courtnotices@ | @hcamerica.com Apr 23 2025 19:50:00 | Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829 |
| 5500589 | + EDI: LCIICSYSTEM | Apr 23 2025 23:43:00 | IC Systems, Inc, Attn: Bankruptcy, 444 Hwy 96 East, St. Paul, MN 55127-2557 |
| 5500590 | + EDI: JEFFERSONCAP.COM | Apr 23 2025 23:43:00 | Jefferson Capital, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500 |
| 5500591 5500592 | + EDI: JPMORGANCHASE + Email/Text: bknotification@loandepot.com | Apr 23 2025 23:43:00 | Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774 |
| 5500593 | + Email/PDF: resurgentbknotifications@resu | Apr 23 2025 19:50:00 | LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808 |
| 5500596 | Email/Text: ml-ebn@missionlane.com | Apr 23 2025 19:54:09 | Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 5500594 | + Email/PDF: MerrickBKNotifications@Re | Apr 23 2025 19:49:00 | Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348 |
| 5500595 | + Email/Text: bankruptcydpt@mcmcg.com | Apr 23 2025 19:54:09 | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 5500597 | + EDI: NFCU.COM | Apr 23 2025 19:50:00 | Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069 |
| 5500598 | + EDI: NFCU.COM | Apr 23 2025 23:43:00 | Navy Fcu, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302 |
| 5500599 | EDI: PRA.COM | Apr 23 2025 23:43:00 | Navy Federal CU, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302 |
| 5500600 | + EDI: CBS7AVE | Apr 23 2025 23:43:00 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 5500601 | + EDI: SYNC | Apr 23 2025 23:43:00 | Seventh Ave, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364 |
| 5500602 | Email/Text: bankruptcy@timeinvestment. | | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5500603 | + EDI: TCISOLUTIONS.COM | Apr 23 2025 19:50:00 | Time Investment Co, PO Box 248, West Bend, WI 53095 |
| 5500604 | + EDI: USBANKARS.COM | Apr 23 2025 23:43:00 | Total Visa, Po Box 85710, Sioux Falls, SD 57118-5710 |
| 5500606 | + EDI: USAA.COM | Apr 23 2025 23:43:00 | U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000 |
| 5500605 | + EDI: USAA.COM | Apr 23 2025 23:43:00 Apr 23 2025 23:43:00 | USAA Federal, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002 Usaa Federal, 9800 Fredericksburg Rd, San |
| 5500607 | + EDI: VERIZONCOMB.COM | Apr 23 2025 23:43:00 Apr 23 2025 23:43:00 | Antonio, TX 78288-0002 Verizon Wireless, Attn: Bankruptcy, 500 |
| | | лрі 23 2023 23. 4 3.00 | Technology Dr, Ste 599, Weldon Springs, MO 63304-2225 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| Thomas Carl Rollins, Jr | on behalf of Joint Debtor Roland Linscomb trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;breanne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| Thomas Carl Rollins, Jr | on behalf of Debtor Cynthia Marie Linscomb trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| United States Trustee | USTPRegion05.JA.ECF@usdoj.gov |
| Warren A. Cuntz T1, Jr. | wcuntzcourt@gport13.com waccourt1@gmail.com |

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

| Information to identify the case: | | | |
|---|---|--|--|
| Debtor 1 | Cynthia Marie Linscomb | Social Security number or ITIN xxx-xx-1325 | |
| Debtor 2 | First Name Middle Name Last Name Roland Linscomb | EIN Social Security number or ITIN xxx-xx-6637 | |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | |
| United States Bankruptcy Court for the Southern District of Mississippi Case number: 25–50575–KMS | | Date case filed for chapter 13 4/21/25 | |

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|--|---|--|
| 1. | Debtor's full name | Cynthia Marie Linscomb | Roland Linscomb |
| 2. | All other names used in the last 8 years | aka Cynthia M Linscomb, fka Cynthia Moore | aka Roland Homer Linscomb |
| 3. | Address | 12161 Depew Rd Gulfport, MS 39503–2782 | 12161 Depew Rd Gulfport, MS 39503–2782 |
| 4. | Debtor's attorney Name and address | Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236 | Contact phone 601–500–5533 Email trollins@therollinsfirm.com |
| 5. | Bankruptcy trustee Name and address | Warren A. Cuntz T1 Jr. P. O. Box 3749 Gulfport, MS 39505–3749 | Contact phone 228–831–9531 Email wcuntzcourt@gport13.com |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office | Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501 | Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228–563–1790 |
| | or online at www.pacer.uscourts.gov. | | Date: 4/23/25 |

For more information, see page 2

Debtor Cynthia Marie Linscomb and Roland Linscomb

Case number 25-50575-KMS

| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | May 23, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Trustee: Warren A. Cuntz T1 Jr. Zoom video meeting. Go to zoom.us/join, enter Meeting ID 846 854 1179 and Passcode 2798980867, OR call 228–284–4805. For additional meeting information go to www.justice.gov/ust/moc |
|----|---|---|--|
| | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of clain | Filing deadline: 7/22/25 T: Filing deadline: 6/30/25 |
| | | Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtaine www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the sche that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can experience and the proof of claim are proof of claim and the proof of claim are proof of claim and the proof of claim and the proof of claim are proof of claim and the proof of claim are proof of claim and the proof of claim are proof of claim and the proof of claim are proof of claim are proof of claim and the proof of claim are proof of | |
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| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection. | |
| 9. | Filing of plan | Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a counter US Trustee, and all creditors. The plan may contain a moto avoid lien. Any objection to the plan or to any motion contain of Court on or before July 1, 2025. Objections will be heard of Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Flo otherwise ordered by the court. If no objection is timely filed, | tion for valuation of security and/or a motion to be therein shall be in writing and filed with the Clerk on July 10, 2025 at 10:00 AM in the Dan M. or, 2012 15th Street, Gulfport, MS 39501, unless |
| 10 | . Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case. | |
| 11 | . Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may concourt orders otherwise. | onfirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The |
| 12 | Exempt property | The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o believe that the law does not authorize an exemption that dedeadline. | ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.uscourts.gov . If you |
| 13 | Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing if you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must re exemptions in line 8. | of be discharged until all payments under the plan occllect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § tee in the bankruptcy clerk's office by the deadline. of any of their debts under 11 U.S.C. § 1328(f), |